

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kristin A. Marks
Debtor

Case No. 17-04749-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 30, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2023:

Recip ID	Recipient Name and Address
db	+ Kristin A. Marks, 241 Glen Street, Chambersburg, PA 17201-1011
cr	+ Patriot Federal Credit Union, c/o Markian R. Slobodian, Esq., 801 North Second Street, Harrisburg, PA 17102-3213
4995866	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Nelnet on behalf of USA Funds, USA Funds c/o Navient Solutions Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes-Barre PA 18773-9430
4992922	++++ PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court., Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
5046470	+ Patriot Federal Credit Union, c/o Law Offices of Markian R. Slobodian, 801 N. Second St., Harrisburg, PA 17102-3213
4992919	Phelan Hallinan Diamond & Jones, 1617 JFK Blvd., Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103
4992921	Professional Account Mgmt, LLC, PO Box 1153, Milwaukee, WI 53201-1153
4992923	+ Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232
4992925	+ TSI - Medical, PO Box 15273, Wilmington, DE 19850-5273
4992926	+ Wiegand's Professional Law Care Ser, PO Box 69, Fayetteville, PA 17222-0069

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5078155	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 30 2023 18:40:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
5007913	EDI: GMACFS.COM	Mar 30 2023 22:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4992910	EDI: GMACFS.COM	Mar 30 2023 22:37:00	Ally Financial, Payment Processing, PO Box 9001951, Louisville, KY 40290-1951
4992911	+ EDI: CAPITALONE.COM	Mar 30 2023 22:37:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5013422	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 18:51:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4992912	EDI: CITICORP.COM	Mar 30 2023 22:37:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
4992913	Email/Text: bankruptcy@dsservices.com	Mar 30 2023 18:40:00	Crystal Springs, PO Box 660579, Dallas, TX 75266-0579
4992914	^ MEBN	Mar 30 2023 18:36:57	DS Services of America, c/o Collection Bureau of America, PO Box 5013, Hayward, CA 94540-5013
4992915	EDI: IRS.COM	Mar 30 2023 22:37:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
4992916	Email/Text: PBNCNotifications@peritusservices.com		

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		Mar 30 2023 18:40:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
5047104	Email/PDF: resurgentbknotifications@resurgent.com	Mar 30 2023 18:51:34	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5029445	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2023 18:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4992917	+ Email/Text: electronicbkydocs@nelnet.net	Mar 30 2023 18:40:00	NelNet Lns, 3015 s Parker Rd Ste 400, Aurora, CO 80014-2904
4992920	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2023 18:40:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342
5005643	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2023 18:40:00	PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH, 45342
5252527	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2023 18:40:00	PNC Bank, National Association, PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH, 45342
4992918	+ Email/Text: bankruptcy@patriotfcu.org	Mar 30 2023 18:40:00	Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5047194	+ Email/Text: bncmail@w-legal.com	Mar 30 2023 18:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4992924	EDI: WTRRN BANK.COM	Mar 30 2023 22:37:00	Target, PO Box 660170, Dallas, TX 75266-0170
4999472	+ Email/Text: electronicbkydocs@nelnet.net	Mar 30 2023 18:40:00	U.S. Department of Education C/O Nelnet, 121 South 13th Steet, Suite 201, Lincoln, NE 68508-1911

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2023 at the address(es) listed below:

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Name	Email Address
Brian C Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Hannah Herman-Snyder	on behalf of Debtor 1 Kristin A. Marks hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor PNC Bank National Association pamb@fedphe.com
Jerome B Blank	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor PNC Bank National Association pamb@fedphe.com, mario.hanyon@brockandscott.com
Markian R Slobodian	on behalf of Creditor Patriot Federal Credit Union law.ms@usa.net
Michael Patrick Farrington	on behalf of Creditor PNC Bank National Association mfarrington@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
Thomas Song	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tomysong0@gmail.com
Thomas Song	on behalf of Creditor PNC Bank National Association, Successor By Merger et al tomysong0@gmail.com
Thomas Song	on behalf of Creditor PNC Bank National Association tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1

Kristin A. Marks

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7890

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04749-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristin A. Marks

3/30/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.